

Fill in this information to identify the case:

Debtor 1 Jimilou Budusky
 Debtor 2 _____ (Spouse, if filing)
 Debtor 3 _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania

(State)

Case number 17-15645

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11. U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank national AssociationCourt claim no. (if known): NA

Last 4 digits of any number you use to identify the debtor's account:

0 5 3 3

Date of payment change:

Must be at least 21 days after date

of this notice.

11 /01 /2017

New total payment:

Principal, interest, and escrow, if any \$ 1,405.85**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☒ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 2.250%

New interest rate:

3.250%Current principal and interest payment: \$ 626.63 New principal and interest payment: \$ 718.40**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Inessa Polinkovsky Date 9/12/2017
Signature

Print: Inessa Polinkovsky Title Default Support Specialist
First Name Middle Name Last Name

Company PNC Mortgage, a division of PNC Bank NA

Address 3232 Newmark Drive
Number Street
Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 - 0659 Email Bankruptcy@pncmortgage.com



PNC Bank
P.O. Box 1820
Dayton, OH 45401-1820

Customer Service Contact Information
PNC Bank, B6-YM07-01-7
P.O. Box 1820
Dayton, Ohio 45401-1820
1-800-822-5626

August 28, 2017

**Important Mortgage Notice
Interest Rate &
Mortgage Payment Changes**

JIMILOU BUDUSKY
231 LAWN AVE
SELLERSVILLE PA 18960

Re: Loan No. [REDACTED]

Mortgage Loan Modification Payment Change Notification Letter

Dear Jimilou Budusky

This notice is regarding some important terms of your modification agreement. You are approaching the next payment effective change date of **11/01/17** for your step rate mortgage loan.

Mortgage Payment Changes

We want to remind you about some important terms of your modification that go into effect at the end of the initial fixed rate term. The interest rate will increase according to the schedule in the modification agreement until it reaches the interest rate cap which is based on one of the following as of the date your modification was prepared.

- The market interest rate
- The Freddie Mac Weekly Primary Mortgage Market Survey (PMMS) Rate for 30-year fixed-rate conforming mortgage loans, rounded to the nearest 0.125%, through the Home Affordable Modification Program

After reaching the interest rate cap, your interest rate will remain fixed for the life of the loan.

Modification Payment Information

The table below shows adjustments to your current interest rate and estimated future changes to your monthly mortgage payment.

Interest Rate Change Date	Adjusted Interest Rate	Adjusted Monthly Payment				# of Monthly Payments
		Monthly Principal and Interest Amount	Estimated Monthly Escrow Payment Amount ¹	Total Estimated Monthly Payment	Monthly Payment Begins on	
10/01/17	3.25000%	\$718.40	\$716.52	\$1,434.92	11/01/17	12
10/01/18	3.37500%	\$730.05	May Adjust Periodically	May Adjust Periodically	11/01/18	371

¹ Escrow payments may be adjusted periodically in accordance with applicable law; therefore, your monthly payment may change accordingly.

Mortgage Assistance

We remain committed to helping homeowners. If you are concerned or anticipate challenges with your new monthly payments, contact us right away at 800-822-5626, Monday through Thursday 8:00 am - 9:00 pm and Friday 8:00 am - 5:00 pm (ET). You can also contact the Homeowners HOPE™ Hotline (1-888-995-HOPE) to request Making Home Affordable (MHA) help, or get free budgeting and financial counseling through a HUD-approved housing counseling agency at www.HUD.gov.

Thank you for being a valued customer. As always, please contact us with any questions or concerns.

Sincerely,

PNC Bank, National Association

To request information or notify us of an error regarding your account, please send a written request/notice to:
PNC Bank; PO Box 8807; Dayton, OH 45401-8807

INTERNET REPRINT

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this September 12, 2017 a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

Trustee

FREDERICK L. REIGLE

Chapter 13 Trustee
2901 St. Lawrence Avenue
P.O. Box 4010
Reading, PA 19606

JOHN L. MCCLAIN

John L. McClain and Associates
P.O. Box 123
Narberth, PA 19072-0123

Jimilou E. Budusky

231 Lawn Ave
Sellersville, PA 18960

/s/Inessa Polinkovsky Bankruptcy Specialist

PNC Mortgage
3232 Newmark Dr
Miamisburg OH 45342
(866) 754-0659
Fax: (937) 910-4905